

(D. P. Roman)
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September 22, 2005

FDIC San Francisco Regional Office
Director Johns F Carter
25 Jessie Street at Ecker Square, Ste 2300
San Francisco, CA 94105

Re: Wal-Mart

To Whom It May Concern:

I write this letter on behalf of my self and small community bankers across America. As you are well aware, Wal-Mart has had a profound impact on small communities, both positive, as well as negative. Although they provide jobs and low prices, Wal-Mart has a reputation of driving mom & pop operations out of business. I would hate to see that in my community.

Wal-Mart has continued its growth in monopolizing the retail industry. How long will it take for them to dominate the banking industry? I feel that small banks, such as the one I work for, will be "gobbled" up by this giant. Where will that leave me? Working at Wal-Mart? I hope not.

Although my arguments may not contain researched statistics or facts, it does contain a concern that was important enough to me to write this brief letter. I hope that you will make a decision that will be mindful of real people, like myself, and the lives you will affect if you allow Wal-Mart into the banking industry.

Thank you,



Ailina Mahelona